

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned, and covering certain real estate hereinafter described located in Desoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

GRANTORS	DATE EXECUTED	TRUST DEED BOOK	PAGE
Willis L. Derrick a/k/a W. L. Derrick and Kathy H. Derrick	January 20, 1977	287 STATE MS. - DESOTO CO.	807
Willis L. Derrick a/k/a W. L. Derrick and Kathy H. Derrick	Re-recorded January 25, 1977	208	9
Ernest F. Gamble and wife, Teresa M. Gamble a/k/a Theresa M. Gamble	March 13, 1992	576	566

Aug 27 11 14 AM '02  
BK 426 PG 781  
W.E. DAVIS, CLERK.

The indebtedness secured by the Deed of Trust dated January 20, 1977 and Re-recorded January 25, 1977 and executed by Willis L. Derrick a/k/a W. L. Derrick and Kathy H. Derrick was assumed by Ernest F. Gamble a/k/a Earnest F. Gamble and Teresa M. Gamble a/k/a Theresa M. Gamble by Warranty Deed dated March 13, 1992 and recorded in the office of the aforesaid Chancery Clerk in Deed Record Book 243 at Page 363 and with Assumption Agreement dated March 13, 1992.

And default having been made in the payment of said indebtedness;

And the United States of America, as Beneficiary, having authorized and instructed the Substitute Trustee to foreclose said deed(s) of trust by advertisement and sale at public auction as required by law;

The said Substitute Trustee caused a due notice to be published in the Desoto Times Today, a newspaper published in the City of Hernando, said County and State, and on March 7, 2002, posted alike notice on the bulletin board of the County Courthouse in Hernando, Mississippi, that certain lands herein after described would on April 1, 2002, be sold at public auction at the East front door of said Courthouse to the highest bidder for cash by virtue of the authority vested in the said Substitute Trustee by said deed(s) of trust, which said notice was published in said newspaper in the issues of March 7, March 14, March 21, and March 28, 2002.

And said lands having been sold by said Substitute Trustee on April 1, 2002, within legal hours (being between the hours of 11:00 AM and 4:00 PM), in the manner prescribed in and by said deed(s) of trust and in accordance with the laws of the State of Mississippi, and at the place aforesaid in pursuance of said notice, offered for sale at public auction to the highest bidder

Glen O. Poppenheimer for cash, and  
having been the highest bidder therefore and having bid the sum of  
THIRTYNINE THOUSAND AND NINE HUNDRED 00/100 Dollars  
(\$ 39,900.00 ), the said Glen O. Poppenheimer  
was duly declared the purchaser thereof.

NOW, THEREFORE, in consideration of the sum so bid, I, Richard J. Hill, as Substitute Trustee, do hereby convey and sell to the said  
Glen O. Poppenheimer

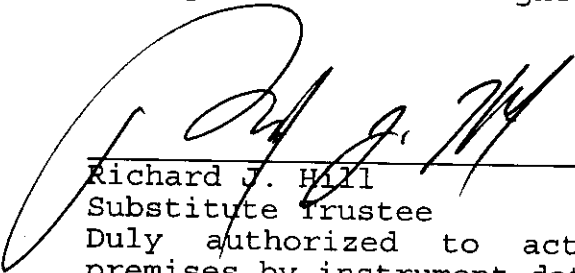
the following described land situated in Desoto County, Mississippi, to-wit:

(SEE ATTACHED LEGAL DESCRIPTION)

being the same property described in said deed(s) of trust and the same property sold and purchased at said sale.

I, Richard J. Hill, Substitute Trustee, convey only such title as is vested in me as Substitute Trustee.

IN WITNESS WHEREOF, I have caused these presents to be signed the 1st day of April, 2002.

  
Richard J. Hill  
 Substitute Trustee  
 Duly authorized to act in the premises by instrument dated March 7, 1994 and recorded in Book 1, Page 23 of the records of the aforesaid County and State.

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI )  
 ) SS:  
 COUNTY OF DESOTO )

Personally appeared before me, W.E. Davis Chancery Clerk, a notary public in and for the County and State aforesaid Richard J. Hill, Substitute Trustee, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed on the day and year therein mentioned.

Given under my hand this 1st day of April, 2002.

(SEAL)

My Commission Expires:  
 MY COMMISSION EXPIRES  
JAN. 5, 2004

W.E. Davis Chancery Clerk  
 NOTARY PUBLIC  
 By: M. Huffer D.C.

Grantor: Richard J. Hill, Substitute Trustee for the United States of  
 and Prepared by: America; 3260 Highway 51 South; Hernando, Mississippi 38632;  
 telephone (662) 429-8687. no

Grantee: Glen O. Poppenheimer (662) 429-8994 no  
1661 Pleasant View Nesbit, MS 38651

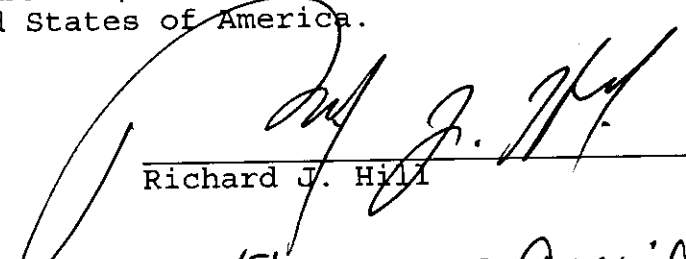
Lot 693, Section D, Twin Lakes Subdivision, situated in Section 6, Township 2 south, Range 8 West, DeSoto County, Mississippi, according to a map or plat thereof on file and of record in the office of the Chancery Clerk of said county in Plat Book 10, Page 32 and 33.

AFFIDAVIT OF FORECLOSURE PROCEEDINGS

STATE OF MISSISSIPPI           )  
   )SS:  
 COUNTY OF DESOTO            )

Richard J. Hill, being first duly sworn on oath, deposes and says that on March 7, 2002, as Substitute Trustee, he posted a copy of the Notice annexed to the foregoing Publisher's Affidavit on the bulletin board of the County Courthouse in Hernando, Mississippi; that further, he was authorized and instructed by the Beneficiary to foreclose certain deed(s) of trust by advertisement and sale; that he acted as auctioneer for the sale of the premises described in the notice annexed to the foregoing Publisher's Affidavit and that pursuant to such Notice of Sale, he sold said premises at public auction at the place and at the time of sale mentioned therein, to wit: At the hour of 11:00AM on April 1, 2002, at the East front door of the County Courthouse in the aforesaid County where said premises are situated; and that said premises were then and there purchased by

Glen O. Poppenheimer  
 for the sum of \$ 39,900.00, said purchaser being the highest bidder, and said sum being the highest sum bid; and deponent further says that said sale was conducted fairly, honestly, and according to the terms of said deed(s) of trust and the laws of the State of Mississippi, and that to the best of his knowledge and belief, the Grantor(s) are not members of the Armed Services of the United States of America.

  
 Richard J. Hill

Subscribed and sworn to before me this 15<sup>th</sup> day of April  
 20 02

( S E A L )

My Commission Expires:  
 MY COMMISSION EXPIRES  
JAN. 5, 2004

W.E. Davis Chaceaux Clerk  
 NOTARY PUBLIC

By: M. Heffer DC

# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**NOTICE OF SALE**

WHEREAS, the United States of America, acting by and through the United States Department of Agriculture, is the owner and holder of the following real estate deed(s) of trust, securing an indebtedness therein mentioned and covering certain real estate hereinafter described located in DeSoto County, Mississippi, said deed(s) of trust being duly recorded in the Office of the Chancery Clerk in and for said County and State:

**GRANTORS**  
Wille L. Derrick a/k/a  
W. L. Derrick and  
Kathy H. Derrick  
**DATE EXECUTED**  
January 20, 1977  
**TRUST DEED BOOK**  
207  
**PAGE**  
807

**GRANTORS**  
Wille L. Derrick a/k/a  
W. L. Derrick and  
Kathy H. Derrick  
**DATE EXECUTED**  
Re-recorded  
January 25, 1977  
**TRUST DEED BOOK**  
208  
**PAGE**  
9

**GRANTORS**  
Ernest F. Gamble and  
wife, Theresa M. Gamble  
a/k/a Theresa M. Gamble  
**DATE EXECUTED**  
March 13, 1992  
**TRUST DEED BOOK**  
578  
**PAGE**  
566

The indebtedness secured by the vested in me as Substitute Trustee.

The premises to be sold are described as:

Lot 693, Section D, Twin Lakes subdivision, situated in Section 8, Township 2 south, Range 6 West, DeSoto County, Mississippi, according to a map or plat thereof on file and of record in the office of the Chancery clerk of said county in Plat Book 10, Page 32 and 33.

February 28, 2002  
Richard J. Hill  
Substitute Trustee  
Duly authorized to act in the premises by instrument dated March 7, 1994, and recorded in Book

1, Page 23, of the records of the aforesaid County and State.  
March 7, 14, 21, 28, 2002

Volume No. 107 on the 7 day of Mar., 2002

Volume No. 107 on the 14 day of Mar., 2002

Volume No. 107 on the 21 day of Mar., 2002

Volume No. 107 on the 28 day of Mar., 2002

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2002

Lisa Fuller  
(TITLE)

Sworn to and subscribed before me, this 1 day of April, 2002

BY Judith H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: January 16, 2005  
BONDED THRU Dixie Notary Service, INC.

A. Single first insertion of 572 words @ .12 \$ 68.64  
B. 3 subsequent insertions of 1716 words @ .10 \$ 171.60  
C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 243.24